GOVDOC
BRA
3023

Property of
BOSTON REDEVELOPMENT AUTHORITY
Library

abcd

BUSINESS OPPORTUNITIES NEWSLETTER

ACTION FOR BOSTON COMMUNITY DEVELOPMENT, INC.

VOL. 1, NO. 1 JULY-AUGUST 1970

POVERTY LAW REPORTS

Auto Credit Advertising Violates Truth-in-Lending

The Federal Trade Commission provisionally has accepted an agreement to its first consent order under the federal Truth-in-Lending Act by Chrysler Corporation and its advertising agency that prohibits them from stating in their advertising any amount for monthly installment payments unless the creditor involved usually and customarily arranges credit or installments in that amount.

They have also agreed to cease and desist from representing in credit advertising, directly or by implication, the amount of the down payment or that none is required, the amount of the installments, the number of installments or period of repayment, the dollar amount of any finance charge or that there is no charge for credit unless they also state the cash price, the amount of down payment required, the number, amount, and due dates or periods of payments, the amount of the finance charge expressed as an annual percentage rate and the deferred payment price. *Chrysler Corp., FTC, 11,444*

HEW Proposes Revised Fair Hearing Regulations

HEW has proposed regulations requiring state welfare agencies, in cases where a welfare recipient faces a loss or reduction of benefits, to continue public assistance payments during the fair hearing process when there is an issue of fact or judgment in the individual case. The new policy also would require state or local agencies to notify the recipient in advance of the proposed action and offer him an opportunity for a conference with agency officials. The proposed regulations would further specify that states must provide information to claimants to help them make use of any legal services available in the community for representation at fair hearings.

The new proposal would modify an earlier regulation that was scheduled to become effective on July 1, 1970 (Poverty Law Reports, 9334 and 10,246).

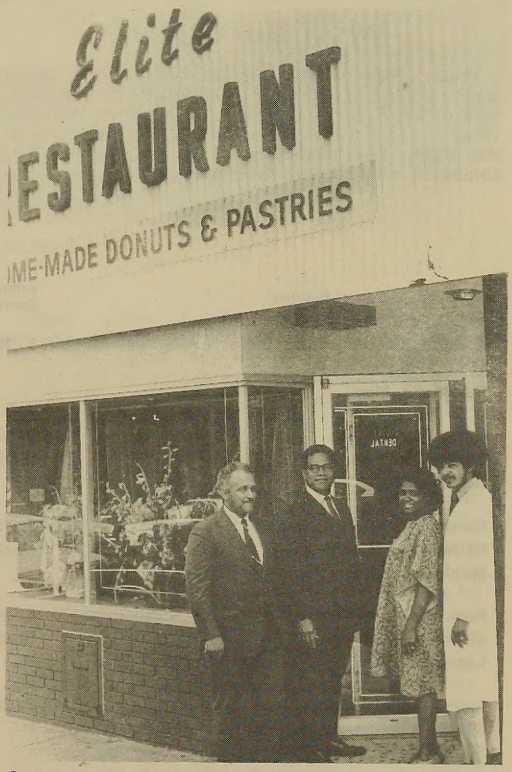
Also, it is proposed to combine a requirement for a pretermination evidentiary hearing set forth by the U.S. Supreme Court in Goldberg v. Kelly (Poverty Law Reports, 11,138), and a provision of the Social Security Act requiring a fair hearing before the state agency. Both requirements would be met in one hearing. The revised regulations, which would consolidate all the existing federal requirements on fair hearings, are scheduled to become effective on July 1, 1970.

Interested persons are invited to submit comments to the Administrator, Social and Rehabilitation Service, Department of Health, Education, and Welfare, Washington, D.C. 20201.

EXPLORER SCOUT BECOMES ENTREPRENEUR

A former Explorer Scout, who received the Boy Scout Merit Badge in Cooking, opened the Elite Restaurant and New Arbor Room on July 20, at 38 Warren Street, in Roxbury.

Cont. on page 3



Congratulations are in order for Roxbury Entrepreneurs on opening of new restaurant facility located at 38 Warren Street in Roxbury. From left: Chalres Calvey of Calvey Jewelers, ABCD Executive Director Robert M. Coard, Business Development Specialist and Newsletter Editor Muriel Knight and Restaurant Manager Paul Calvey. *(ABCD Photo)*

8(a) Contracting

CONTRACTING OPPORTUNITIES UNDER 8(a)

The Small Business Administration's 8(a) program is another tool to assist small businesses that want to participate in the Federal Government's multi-billion dollar a year procurement program. Through this program, SBA is helping minorities to become owners of manufacturing, construction and related service enterprises. The goal of the program is to open the doors of government contracting opportunities to those Americans unable, or unlikely, to get a chance to bid on competitive contracts by making available preferential 8(a) condracts. The aim is to help create independent small business which will soon become competitive.

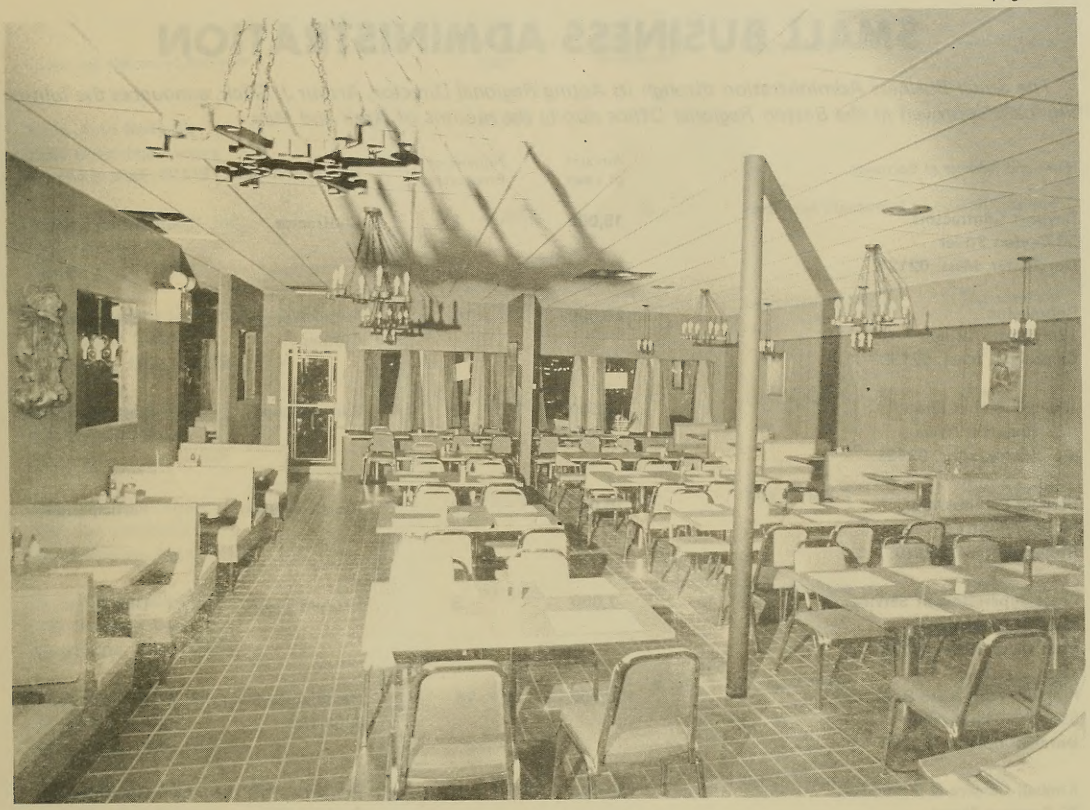
WHAT 8(a) CAN DO

Under provisions of Section 8(a) of the Small Business Act of 1953, SBA can enter into contracts with other Federal agencies for supplies and services and then award these contracts to others to do the work. The small firms that are awarded 8(a) contracts can receive free management and technical help in the planning and operating stages of a business. This aid is given to companies already in business who need a helping hand to expand, or to those individuals who are just starting a business. The contracts may be for items as complex as communications equipment, aircraft repairs or computer programming. On the other hand, they may call for such services as minor construction work, window washing, janitorial help, food supply or small repairs.

HOW 8(a) WORKS

Although potential minority suppliers sometimes come directly to SBA for help, others learn of the 8(a) program through State and other Federal Government agencies, community action groups or similar civic organizations. SBA actively seeks minority capability through its outreach programs under 'Operation BUSINESS MAINSTREAM.' SBA also assists minority contracts in locating and finding work. It then coordinates available help at all levels from private and public sources, so the firms can grow and improve their production. SBA also encourages successful firms, who have the management and technical know-how, to sponsor or support minority firms.

Name and Address of Business	Amount of Contract	Nature of Business
Freedom Electronics Eng. Inc. 157 Washington Street Dorchester, Mass.	**$ 19,106.12**	**Cable Assemblies U. S. Army**
Home Caterers, Inc. 512A Park Drive Boston, Mass.	**$114,999.76 (Estimated)**	**Mess Attendant Services U. S. Navy Brunswick, Maine**
Northeast Standby Power Co. 88 Andrews Street Springfield, Mass.	**$ 15,000 (Estimated)**	**Inspection, Maintenance, Repair, and Overhaul of Engine Driven Generators and Systems**
Perfection Rugg Co., Inc. 32 Waltham Street Lexington, Mass.	**$ 20,000 (Estimated)**	**Carpet Laying Contract runs to 5/31/71**
Spring-Matic Industries, Inc. 311 Page Boulevard Springfield, Mass.	**$ 28,626**	**18,500 Foam Upholstery Cushions**
T. & S. Service Associates, Inc. 10 Abbot Park Place Providence, Rhode Island	**$375,757.56 (Estimated)**	**Mess Attendant and Food Handling Services U. S. Navy Newport, R.I.**



Paul Calvey's NEW ARBOR ROOM

Cont. from page 1

For Paul Calvey, this is his first business venture as manager of a restaurant.

The restaurant, incorporated as a family venture with father Charles Calvey, President; mother Pearl Calvey, Secretary; and Paul as Treasurer and Manager, is part of a business complex, encompassing Calvey Jewelers on Warren Street.

The Elite Restaurant and New Arbor Room will open daily Monday through Sunday from 6 a.m., to 10 p.m.

Paul Calvey is 23 years old and was born in Boston's South End.

A graduate of Medford High in the Business and Applied Accounting Course, Paul has taken other courses in Accounting and Management at Northeastern University and the Massachusetts Institute of Technology.

Most of his business administration background was acquired at R.C.A. He worked for I.B.M. in Cost Accounting and Analysis.

The restaurant opening is the realization of a long-time dream for Paul Calvey. He was always interested in food preparation.

As an Explorer Scout, Paul was always chosen to do the cooking on camping trips, and he was voted to be one of the major advisors in planning menus and cafeteria administration in a Middlesex Jamboree.

There will be 18 full-time and 3 part-time employees on staff, representing a mixture of all ethnic indigenous people from the surrounding community.

The New Arbor Room will have waitress service and the Elite Room will cater to cafeteria customers.

A menu sampling is listed with prices.

(1)	Glorified Fried Chicken	$1.80
(2)	Grilled Country Style Sausage	1.50
(3)	Veal Cutlet in Rich Brown Gravy	1.60
(4)	Meaty Smoked Ham Hocks	1.80
(5)	Roast Beef Dinner Delux	1.75
(6)	Smothered Fried Chicken	1.80
(7)	Bar-B-Qued Spare Ribs	1.80
(8)	Braised Short Ribs of Beef	1.80
(9)	Cube Sirloin Steak (Made to order with onions)	1.75
(10)	Tasty Southern Home Style Pig-Feet	1.60
(11)	Smothered Chicken Livers (with onions)	1.60
(12)	Top's Baby Beef Liver and onions	1.60
(13)	CharBroiled Boneless Sirloin Steak (Cooked to order) (Small—$1.45 - Medium—$2.45 - Large—$3.65)	

Cont. on page 6

SMALL BUSINESS ADMINISTRATION

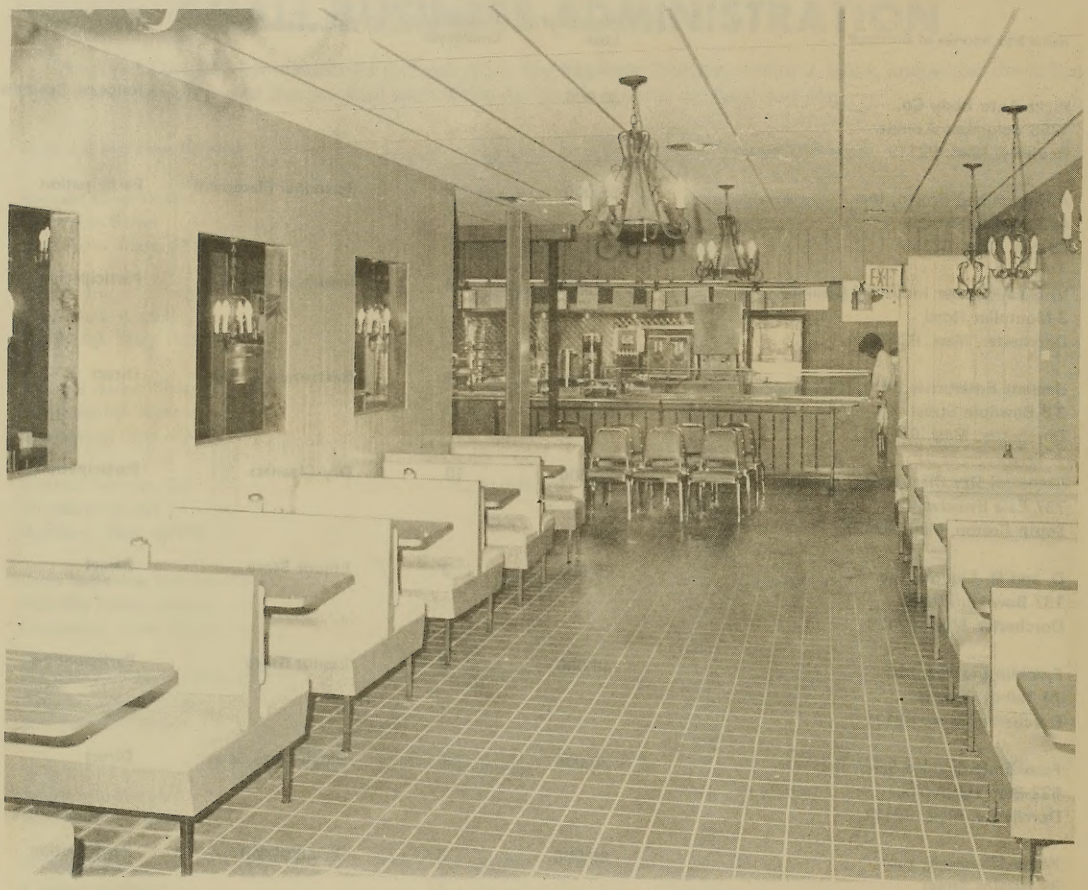
The Small Business Administration through its Acting Regional Director, Arthur J. Glick, announces the following loans approved in the Boston Regional Office during the months of April and May.

Name and Address of Borrower	Amount of Loan	Number of Employees	Nature of Business	Type of Loan
Bayport Contractors 53 Ceylon Street Dorchester, Mass. 02121	15,000	8	Contractor	Participation
Boboli, Inc. 1206 Mass. Avenue Cambridge, Mass. 02138	50,000	10	Retail Women's Clothes	Participation
Chuck's Barber Shop 438 Blue Hill Avenue Dorchester, Mass. 02121	5,500	3	Barber Shop	Participation
Contact Services, Co. 70 Warren Street Roxbury, Mass. 02119	10,000	3	Ins. Investigation	Participation
Cross Superette Self Service 322-324 Talbot Avenue Dorchester, Mass. 02124	7,000	3	Grocery Store	Direct
Franklin Park Auto Sales, Inc. 632 Blue Hill Avenue Dorchester, Mass. 02121	130,000	18	Retail Auto Sales & Service	Participation
Kimball Camera & Cards, Inc. 75 Summer Street Boston, Mass. 02110	26,000	6	Retail Cards & Photography	Participation
Robdav, Inc. 5 Atherton Street Jamaica Plain, Mass. 02119	30,000	1	Cab	Participation
Sandwich-and-a-Half, Inc. 65 Georgia Street Roxbury, Mass. 02121	16,000	4	Restaurant	Direct
Selected Executives, Inc. 920 Park Sq. Building Boston, Mass. 02116	25,000	5	Employment Agency	Participation
Supertechnology Corporation 211 Northern Avenue Boston, Mass. 02210	15,000	5	Mfr. Superconducting Wire	Participation
Ace Plumbing Supply 1014 Harrison Avenue Roxbury, Mass. 02126	35,000	3		Relocate Business
Great Atlantic Fish Corp. 132 Atlantic Avenue Boston, Mass. 02210	50,000	12		Relocate Business

Cont. on next page

Name and Address of Borrower	Amount of Loan	Number of Employees	Nature of Business	Type of Loan
Hicks Auto Body Co. 1256 Columbus Avenue Roxbury, Mass. 02119	30,000	7		Relocate Business
Arrington and Brown, Inc. 462 Boylston Street Boston, Mass. 02116	35,000	5	Personnel Placement	Participation
Virgle A. Barber Industrial Cleaning 3 Montplier Road Dorchester, Mass. 02125	8,500	4	Industrial Cleaning	Participation
Bennett Enterprises, Inc. 2-8 Bowdoin Street Dorchester, Mass. 02125	25,000	3	Restaurant & Bar	Direct
Cathedral Dry Cleaners & Laundry 737 East Broadway South Boston, Mass. 02127	25,000	10	Dry Cleaners	Participation
D. and D. Liquors, Inc. 137 Bowdoin Street Dorchester, Mass. 02124	25,000	2	Liquor Store	Direct
Franklin Liquors, Inc. 76 Talbot Avenue Dorchester, Mass. 02121	40,000	2	Liquor Store	Participation
Franklin Park Auto Sales, Inc. 632 Blue Hill Avenue Dorchester, Mass. 02121	25,000	18	Retail Auto Sales	Direct
Kemp Chemicals, Inc. 39 Hewins Street Dorchester, Mass. 02121	80,000	5	Chemical Mfr.	Participation
Ody's Superette 142 Warren Street Roxbury, Mass. 02119	8,000	2	Grocery Store	Direct
Prime Super Market of Dorchester 1102 Blue Hill Avenue Dorchester, Mass. 02124	25,000	15	Super Market	Direct
Rendez-Vous Sales 879 Blue Hill Avenue Dorchester, Mass. 02124	15,000	3	Appliance Dealer	Participation
Walt's Roast Beef, Inc. 2387 Washington Street Roxbury, Mass. 02119	25,000	6	Restaurant	Direct
Bayport Contractors 53 Ceylon Street Dorchester, Mass. 02121	25,000	2	Construction	Direct

Cont. on page 7



Paul Calvey's ELITE ROOM

Cont. from page 3

CHOICE OF TWO VEGETABLES

(a) Collard Greens
(b) Green Peas
(c) Blackeye Peas
(d) Baked Macaroni & Cheese
(e) Sweet Potatoes
(f) Rice & Gravy or Butter
(g) Home Made Potatoe Salad
(h) Fresh Cut Corn
(i) Baked Potatoe & Butter
(j) Chefs Arbor Room Salad

In addition a variety of sandwiches, Ice Cream Sundaes, Beverages, Desserts, home-made doughnuts and pastries will be available.

Friday will be Seafood Day in the New Arbor Room.

A small part of the financing was done through the Small Business Administration.

Economic Opportunity Staff

ABCD Executive Director
Robert M. Coard

The following services are available in the Economic Opportunity Office of Action for Boston Community Development, Inc.

Director	Walter Little
Business Assistance	Muriel Knight
	Charlie Knowles
Consumer Action & Education	Carol Ott
Credit Unions	William McGowan
Housing	
Surplus Foods	Lillian Boone
	John Martin
Welfare Coordinator	Adolph Marcus
Administrative & Secretarial	Dolores Mazzola
	Lucille Wrenn

10 Commandments of Small Business

BY SHELDON KORT*

1. Thou shall not worship graven images of thyself or thy ego, but know limitations.... Thou will never go broke underestimating thy own abilities.

2. Honor thy Accountant and Controller as prophets and follow their words of wisdom as the Gospel.

3. Thou shall do for yourself rather than have layers of management do for you.

4. Thou shall not bear false witness to the concept that volume solves all evils.

5. Thou shall not steal sales from next months budget to show this months profit.

6. Thou shall not covet thy competitors business, but try and profit from his mistakes.

7. Thou shall not kill the urge to expand, but never beyond the ability of management to control.

8. Honor cost reduction and inventory controls, for they are the mother and father of profit.

9. Remember thy markup and keep it holy.

10. Love thy customer as thyself.

**Mr. Kort included this list of Commandments in his acceptance speech as the Small Business Man of the Year, at the Annual Conference of the National Council for Small Business Management Development, Lexington, Kentucky, June 23, 1970.*

Cont. from page 5

Name and Address of Borrower	Amount of Loan	Number of Employees	Nature of Business	Type of Loan
Birch Haven, Inc. 654 Blue Hill Avenue Dorchester, Mass. 02121	**18,800**	**24**	**Nursing Home**	**Participation**
Bryant Trucking Co. 16 Charlotte Street Dorchester, Mass. 02121	**2,000**	**2**	**Long Distance Hauling**	**Direct**
Calypso Foods, Inc. 2337 Washington Street Roxbury, Mass. 02119	**19,000**	**5**	**Special Foods**	**Participation**

HOUSING AMENDMENT

An amendment proposed by Senator Edward W. Brooke to the 1937 Housing Act which constituted a boon for residents of low-income housing projects is under discussion in Congress.

Another amendment is being proposed to the present Congress which would amend the Brooke amendment passed by the 91st Congress in December, 1969.

Section 213 of the 1969 Housing and Urban Development Act called the Brooke amendment states:

(b) The requirement in section 2(1) of the United States Housing Act of 1937 that the rents fixed by public housing agencies may not exceed one-fourth of a low-rent housing tenant's income shall be effective not later than ninety days following the date of the enactment of this Act. The requirement shall not apply in any case in which the Secretary of Housing and Urban Development determines that limiting the rent of any tenant or class of tenants, as provided by such section 2(1), will result in a reduction in the amount of welfare assistance which would otherwise be provided to such tenant or class of tenants by a public agency.

abcd BUSINESS OPPORTUNITIES NEWSLETTER

Published by the Economic Development Division of Action for Boston Community Development, Inc.

150 TREMONT STREET
BOSTON, MASSACHUSETTS 02111
742-5600

MURIEL KNIGHT, EDITOR

NON-PROFIT ORG.
U. S. POSTAGE
PAID
BOSTON, MASS.
PERMIT NO. 59953

PHILLIP ZEIGLER DIR PLANNING
B R A
NEW CITY HALL 9TH FL
BOSTON MASS 02201